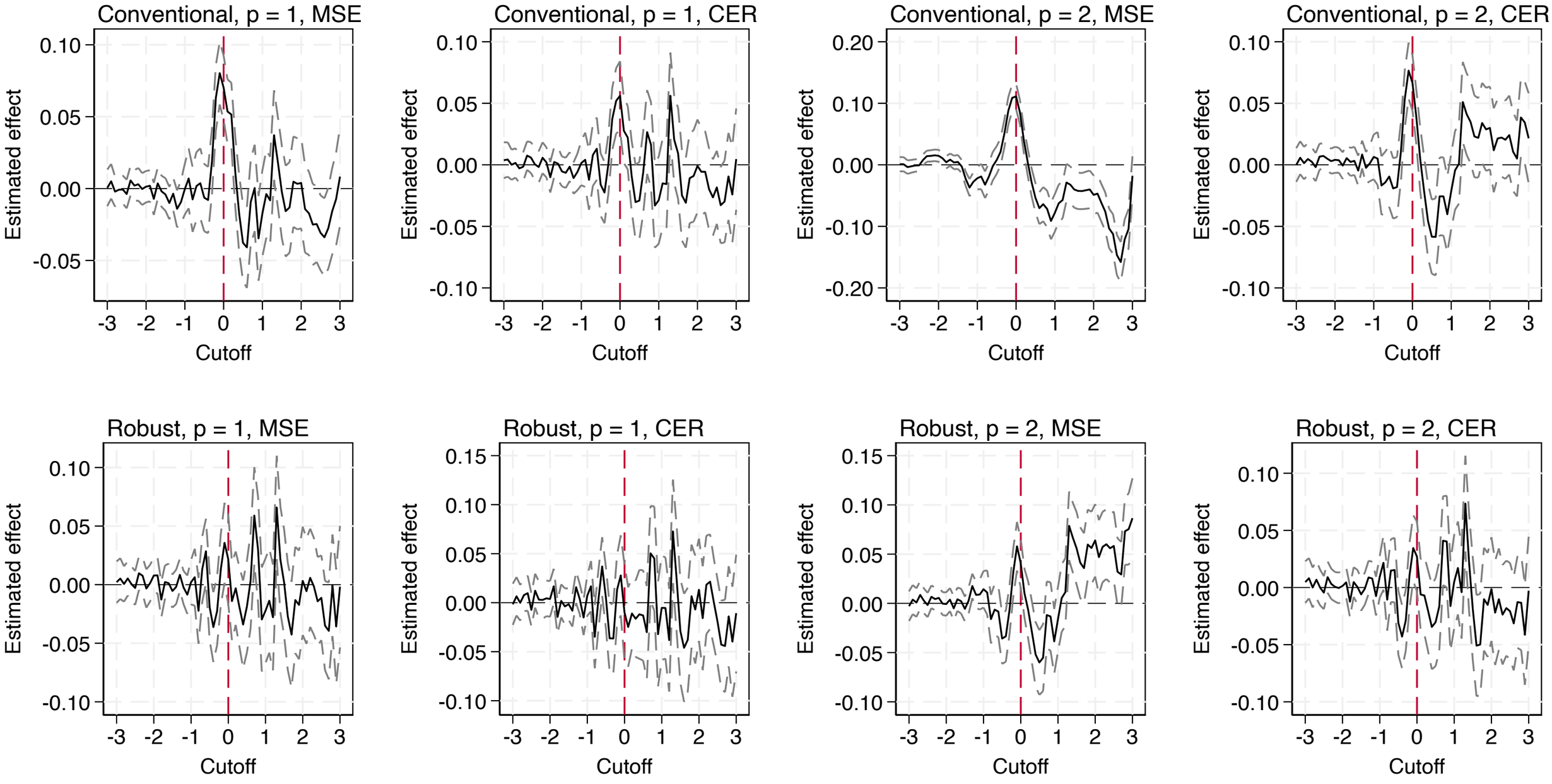Panel D: Finland